



THE RIGHT CHOICE

FOR LABOR GROUPS

Here's why hundreds of thousands of union members trust their smiles to Delta Dental¹:

- › Our cost management program, The Delta Dental Difference[®], provides savings through mechanisms such as dentist fee agreements, professional claims review and identification of non-covered and non-billable services
- › Enrollees enjoy access to more dentists nationwide because more than four out of five dentists are contracted with Delta Dental
- › Our world-class approach to service includes accurate claims processing, personalized assistance and easy-to-use dental plans

Out of organized labor's desire for quality, cost-effective dental benefits, the dental industry was challenged to create a prepaid dental program similar to medical insurance. To meet this challenge, a historic agreement was made beginning in 1955 between the first Delta Dental member companies in Washington, California and Oregon and the International Longshoremen's and Warehousemen's Union-Pacific Maritime Association Benefit Fund. Thus, dental benefits as we know them today were created. Delta Dental has been a strong supporter of union organizations ever since.

Traditionally, Delta Dental has had labor representation on its governing boards creating a balanced representation of management, labor, dentists and consumers. The Delta Dental board members who have labor group affiliations continue to support Delta Dental's goal of providing affordable dental care to more people.

UNION SUPPORT

- › Delta Dental is a union-friendly company that supports quality goods and services produced by skilled workers who are treated fairly and decently by their employers.
- › Delta Dental is a sponsor of national union conferences.
- › Delta Dental employees who are union members are organized by local unions affiliated with the International Brotherhood of Teamsters and UNITE HERE.

COST MANAGEMENT²

Our business practices provide protection for our members, making Delta Dental a fit for organized labor.

- › Union employers and trust funds saved an average of 20-30% utilizing Delta Dental benefits
- › Nearly 89 cents of every benefit dollar in 2014 went directly to dental services

EXCEPTIONAL SERVICE²

- › Claims turnaround: 4 days
- › More than 42 million claims processed with a standard accuracy rate of 99%

LONG-STANDING RELATIONSHIPS

- › Delta Dental of California's longest standing client is the International Longshoremen's and Warehousemen's Union-Pacific Maritime Association: ILWU-PMA Welfare Plan (Children's Plan)
- › Other loyal labor clients include:
 - Automotive Machinists
 - Directors Guild of America – Producer Health Plan
 - International Alliance of Theatrical Stage Employees National Health and Welfare Fund
 - Motion Picture Industry Health Plan
 - Screen Actors Guild – Producers Health Plan
 - Teamsters Benefit Trust

HIGH CUSTOMER SATISFACTION³

- › 94% enrollee satisfaction
- › 98% enrollee retention
- › 98% client satisfaction

WITH DELTA DENTAL, EVERYONE BENEFITS

Labor – Management – Employee

With the flexibility to accommodate almost any negotiated contract, Delta Dental meets the needs of any size group, spanning various industries including industrial and white-collar locals and building trades unions. Delta Dental has the ability to support the negotiation of multi-union, multi-state and multi-employer contracts. Our expertise with union/management Health & Welfare Funds extends to custom designing programs for multi-employer contracts, including building trades and locals with Taft-Hartley Health and Welfare Funds.

Labor's role in selecting benefits can vary greatly. Some union groups, like trust funds, have total choice, while others are assigned a carrier by management but must negotiate the benefit details themselves. Whether your bargaining situation is complex or simple, you can count on Delta Dental for a fair and cost-effective solution.

IF LABOR IS RECEIVING

When your Local Union decides to receive negotiated benefits, management may choose Delta Dental to provide the best coverage for your group. Upon invitation, Delta Dental will talk to your members about the best use of specific plan features, which include:

- › Expansive access to the largest networks nationwide
- › Unique cost protections and no balance billing
- › Low out-of-pocket enrollee costs on Delta Dental-covered procedures

IF LABOR DOES THE BUYING

When your union or trust fund decides which benefits package to purchase, Delta Dental makes things simple:

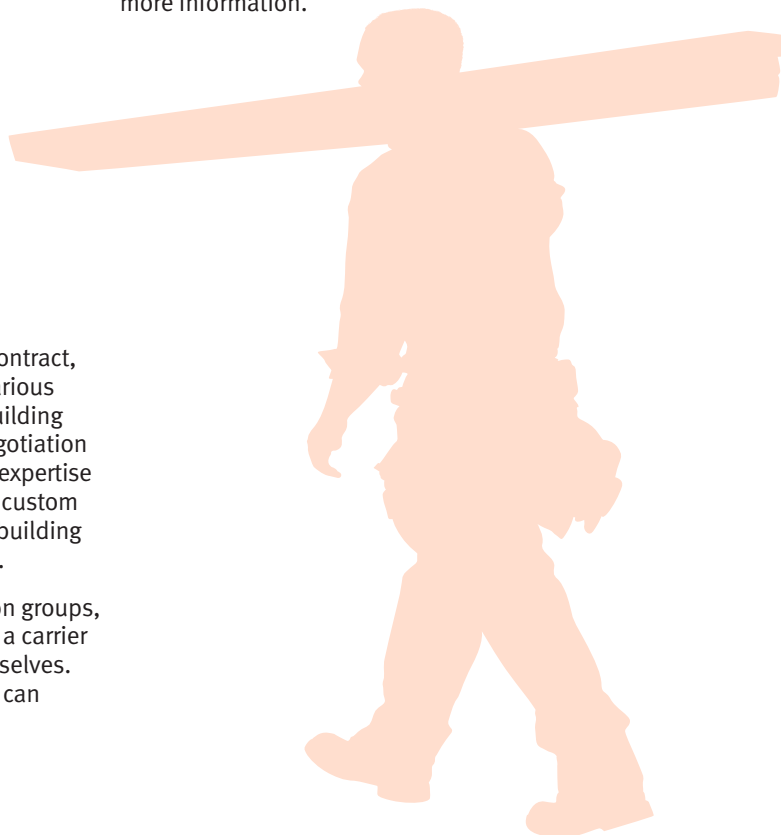
- › Custom-designed programs can be tailored to your needs and budget
- › Flexibility to match your negotiated benefits
- › Innovative cost-management tactics can free up funds for other negotiating priorities

IF LABOR IS RECOMMENDING

When labor is able to negotiate with management on carrier or coverage, Delta Dental has the support you need:

- › Pre-negotiation support services help the process with actual program costs, options and benefit designs
- › Our experienced labor liaisons and sales staff can assist with the analysis of competitive proposals, and program alternatives to fit recommended packages
- › Should negotiations require management attention, Delta Dental's top decision makers are available for your personal consultation

Our experience and personal attention make Delta Dental a convenient and reliable support system for any labor benefit decision. Contact a Delta Dental sales representative with inquiries and to request more information.



¹ Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering more than 30 million enrollees.

² Based on calculated data for January through December 2014.

³ Data collected in 2014 Delta Dental Enrollee and Client Satisfaction surveys.